

Information to identify the case:

Debtor 1	<u>Mary J. Harter</u>	Social Security number or ITIN	xxx-xx-7269
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10433-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary J. Harter

9/12/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mary J. Harter
Debtor

Case No. 19-10433-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Sep 12, 2023

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	+ Mary J. Harter, 1035 Old State Road, Waterford, PA 16441-3819

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 13 2023 03:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2023 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 13 2023 03:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2023 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Sep 13 2023 03:22:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Sep 13 2023 03:22:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15042247	EDI: CITICORP.COM	Sep 13 2023 03:22:00	Best Buy/cbna, PO Box 9001007, Louisville, KY 40290-1007
15042248	+ EDI: CAPITALONE.COM	Sep 13 2023 03:22:00	Capital One / Furnit, Po Box 30253, Salt Lake City, UT 84130-0253
15042249	+ EDI: CAPITALONE.COM	Sep 13 2023 03:22:00	Capital One / Furnit, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15083315	+ EDI: CITICORP.COM	Sep 13 2023 03:22:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15042251	+ EDI: CITICORP.COM	Sep 13 2023 03:22:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15042250	+ EDI: CITICORP.COM	Sep 13 2023 03:22:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15042253	+ EDI: WFNNB.COM	Sep 13 2023 03:22:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15042252	+ EDI: WFNNB.COM	Sep 13 2023 03:22:00	Comenity Bank/Peebles, Po Box 182789,

District/off: 0315-1

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			Columbus, OH 43218-2789
15042254	+ EDI: WFNNB.COM	Sep 13 2023 03:22:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15042255	+ EDI: WFNNB.COM	Sep 13 2023 03:22:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15042256	+ EDI: WFNNB.COM	Sep 13 2023 03:22:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
15042257	+ EDI: WFNNB.COM	Sep 13 2023 03:22:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15042258	EDI: RMSC.COM	Sep 13 2023 03:22:00	Dicks Sporting Goods, c/o Synchrony Bank, PO Box 530916, Atlanta, GA 30353-0916
15042259	+ Email/Text: bankruptcy@huntington.com	Sep 12 2023 23:34:00	Huntington, Po Box 1558, Columbus, OH 43216-1558
15042260	+ Email/Text: bankruptcy@huntington.com	Sep 12 2023 23:34:00	Huntington, Attn: Bankruptcy, 3 Cascade Plaza, Akron, OH 44308-1124
15055886	EDI: AGFINANCE.COM	Sep 13 2023 03:22:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15042262	+ EDI: AGFINANCE.COM	Sep 13 2023 03:22:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15042261	+ EDI: AGFINANCE.COM	Sep 13 2023 03:22:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15156605	EDI: PRA.COM	Sep 13 2023 03:22:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15082279	EDI: PRA.COM	Sep 13 2023 03:22:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15082519	EDI: Q3G.COM	Sep 13 2023 03:22:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15043399	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15042264	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15042263	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15042266	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15042265	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/Care Credit, P.o. Box 965005, Orlando, FL 32896-5005
15042268	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15042267	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15042270	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15042269	+ EDI: RMSC.COM	Sep 13 2023 03:22:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15042274	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 12 2023 23:33:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
15042271	+ EDI: WTRRN BANK.COM	Sep 13 2023 03:22:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15042272	+ EDI: WTRRN BANK.COM		

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15049585	+ Email/Text: bankruptcy@huntington.com	Sep 13 2023 03:22:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15042273	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 12 2023 23:34:00	The Huntington National Bank, PO BOX 89424, Cleveland, OH 44101-6424
15055508	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 12 2023 23:33:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
15170207	Email/PDF: bncnotices@becket-lee.com	Sep 12 2023 23:33:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15042275	+ Email/Text: info@bolderhealthcare.com	Sep 13 2023 00:30:38	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15077222	Email/Text: BNCnotices@dcmsservices.com	Sep 12 2023 23:33:00	UPMC, c/o Receivables Outsourcing, LLC, PO Box 549, Lutherville Timonium, MD 21094-0549
		Sep 12 2023 23:33:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
15201613	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Mary J. Harter chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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